

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION

In re:

RUTH I. BAEZ

Case No. 22-13330-JNP

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/25/2022.
- 2) The plan was confirmed on 07/20/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/21/2022.
- 5) The case was Dismissed on 11/18/2022.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,862.70.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,280.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$3,280.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$418.41
Court Costs	\$0.00
Trustee Expenses & Compensation	\$275.52
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$693.93**

Attorney fees paid and disclosed by debtor: \$310.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA, N.A.	Unsecured	334.00	334.32	334.32	0.00	0.00
CENTRAL PORTFOLIO CONTROL	Unsecured	748.00	NA	NA	0.00	0.00
CHIMEF/STR	Unsecured	803.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORPORATION	Secured	11,817.00	11,965.74	1,634.09	0.00	0.00
CREDIT FIRST, N.A.	Unsecured	628.00	628.36	628.36	0.00	0.00
CRESCENT BANK & TRUST, INC.	Unsecured	11,235.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	0.00	0.00	0.00	0.00
EQUIFAX INFORMATION SERVICES	Unsecured	NA	NA	NA	0.00	0.00
EXPERIAN	Unsecured	NA	NA	NA	0.00	0.00
GARDEN STATE FCU	Unsecured	1,868.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	864.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	953.00	953.43	953.43	0.00	0.00
MISSION LANE LLC	Unsecured	393.00	NA	NA	0.00	0.00
NEW JERSEY DEPT. OF LABOR	Unsecured	NA	NA	NA	0.00	0.00
NEW JERSEY DEPT. OF LABOR	Unsecured	NA	NA	NA	0.00	0.00
NEW JERSEY MOTOR VEHICLE COMM	Unsecured	NA	NA	NA	0.00	0.00
PINNACLE SERVICE SOLUTIONS, LLC	Unsecured	NA	575.00	575.00	0.00	0.00
REMEX INC	Unsecured	60.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY DIVISION OF	Priority	NA	NA	NA	0.00	0.00
TRANSUNION	Unsecured	NA	NA	NA	0.00	0.00
TRIPLE J'S, LLC	Unsecured	25,084.99	27,442.01	27,442.01	2,586.07	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,634.09	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,634.09</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,933.12</b>	<b>\$2,586.07</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$693.93</u>
Disbursements to Creditors	<u>\$2,586.07</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,280.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/22/2022

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.